

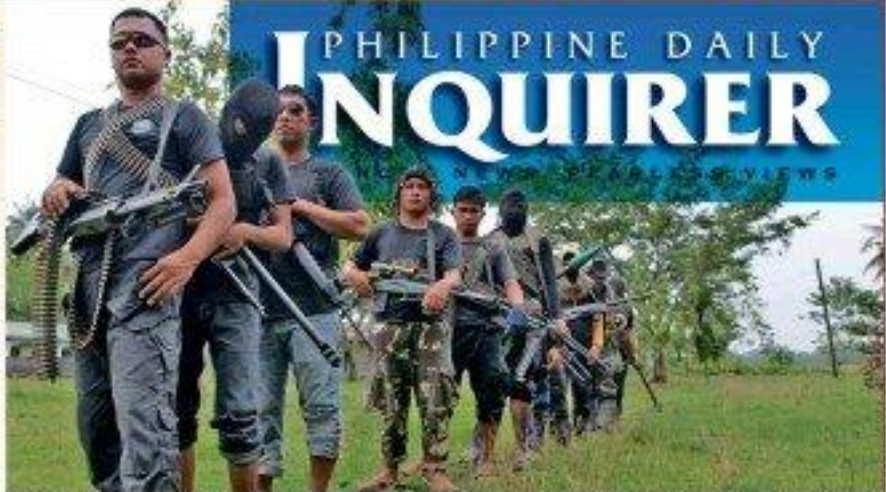
Lawmakers laud peace framework

By Leticia B. Salmeron

THE GOVERNMENT'S preliminary peace agreement with the Moro Islamic Liberation Front (MILF) is a long-awaited landmark solution to the problems that have long beset Mindanao and a boost to efforts to stabilize the country's internal security, Sen. Rop, Tugay-Luong said yesterday.

Loong, who chairs the Muslim Affairs Committee in the House of Representatives, said he believed the government and the MILF were sincere about their latest efforts to forge peace by creating a new autonomous territory called Bangsamoro, and he was, for the moment, "optimistic 100 percent" about the agreement.

The framework agreement lays down the groundwork for the creation of Bangsamoro as an effort to end a decades-long insurgency in



WALK AND SIT Members of the Bangsamoro Islamic Freedom Fighters (BIFF) line up inside their camp in Datu Saudi, Maguindanao, in the government and the Moro Islamic Liberation Front (MILF) signed on a peace framework. Leaders of the BIFF have adopted a walk-and-sit attitude toward the peace process.

P-Noy hails peace deal

Bangsamoro to replace ARMM setup

By Michael Lee Ullas

PRESIDENT Aquino yesterday said the government had reached a preliminary peace agreement with the Moro Islamic Liberation Front (MILF) in a major breakthrough toward ending a decades-long insurgency in the country's impoverished south.

Speaking in a nationally televised announcement attended by his cousin Duterte, Mr. Aquino described the deal as a "framework agreement"—a road map for establishing a new autonomous region to be administered by minority Muslims in Catholic-majority Mindanao.

"This framework agreement paves the way for a final and enduring peace in Mindanao," Mr. Aquino said.

"It brings all concerned groups into the fold. No longer does the Moro Islamic Liberation Front aspire for a separate state," the President said. "This means that heads that once held rifles will be put to use differently."

Terms, details of draft peace agreement / A14

True or false: Was 1972 ambush faked?

By Inquirer Research

Q&A Did he or did he not fake his ambush 40 years ago?

In response to numerous requests from our readers, the Inquirer did a fact-check on a controversial claim that the Senate president made in his newly published book, *Was Peace Enrile a Mission?*

Enrile, the martial law administrator of the distant Philippine Marcos, said in his book that the ambush on his convoy on the night of Sept. 22, 1972, was not staged—a claim that contradicted what the then defense secretary disclosed during a Senate press conference on Feb. 25, 1996, when he and then Lt. Gen. Fidel V. Ramos announced

their ambush against Marcos. In other interviews with certain foreign correspondents, Enrile was also reported as saying that the ambush—one of the reasons cited by then President Marcos to justify his imposition of martial law—was faked.

So, which is it?

In his book, Enrile said that on Sept. 22, 1972, his three-vehicle convoy was driving through Wack Wack subdivision on his way home to Dasmarinas Village from Camp Aguinaldo where he had just briefed top military officers on the implementation of martial law.

"I am speaking on radio and I am shouting 'Isamarkan!'"

Enrile's real 'isamarkan' / E15

FACT-CHECKING

Enrile ambush



MVP thrust tests policy on multimedia ownership

By Amanda Dorante

THE COLLAPSE of the bid by Manuel V. Pangilinan (MVP), chair of Philippine Long Distance Co., to take over the giant media network GMA 7 blocked the expansion of the PLDT group into the potentially lucrative media and information sector.

The crash of the negotiations over a controlling stake in the

"Kapuso" network left seismic reverberations across the Philippine corporate world, with far-reaching implications for the making of monopolies, trends in the country and for the freedom and plurality of information in the media.

Media ownership / E12

Big Buzz: Life after GMA 7 / D4

WHO REALLY BENEFITS

Coco levy funds: 'History repeats itself'

By Fernando del Mundo

Chief Writer

THESE are some of the dips in the Philippine administration's plans for some P100 billion in recovered assets legally acquired with funds from the coconut levy imposed during the

martial law years.

The crisis coming out of the government that the money should now be used "for the benefit of the farmers" has a familiar connotation.

It is similar to the series of decisions the late dictator Ferdinand Marcos promulgated be-

giving in 1973 that gave rise to a coconut consumer stabilization fund, a coconut industry development fund, a coconut industry improvement fund—all on the pretext that they would improve the lives of the farmers.

In fact, say critics, the mea-

sure was widely watched close business associates of the martial law regime, beyond their wildest dreams.

Dean Santos, 64, a former

Farm coco levy fund group, farmers urge P-Noy / A23

300 pets attend Kabang's 'despedida' /

By Maria Caligja

SOME OF THEM sat dutifully in their proper places, content to watch what the other guests were doing. A few graced impatiently. Others tried to wander off and see what was happening around.



There were nearly 300 of them—get dogs at residents of Makati City and nearby areas. They had come to attend a "despedida" goodbye party thrown on Sunday by the city veterinary office and the Animal Welfare Coalition.

The humane was Kabang, Zamboanga's 2-year-old new dog.

A female aspin (young Pinyon) that lost the upper portion of her snout to save two pits from being run over by a speeding motorcycle.

SEE PETA / A15

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NEWS
ADB revises downward growth outlook for Asia / A8

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True or false: Was 1972 ambush faked?

From page M

passed the money on where I was sitting suddenly a couple several hours of good fun around my car and went away. The car took was so sudden that it caught everyone by surprise. No one in the company was able to see back," Enrie said in a radio broadcast.

Enrie's company left the battle riddled and encircled in Camp Aguinaldo where he reported the incident in Manila. The unit was to be located, according to Enrie's account, several weeks afterwards. "I don't say any more," Enrie said in his book.

Enrie said Enrie said he had pointed up the road with his eyes wide open the word after the 1972 ambush. Enrie said Enrie said the ambush was faked to justify the position of martial law.

"This is the last time I saw him for the long time that I saw him in the company of the 1972," Enrie said in his book. "When I was ambushed or not, martial law in the company was already an irreversible fact. In what was the last time I saw him in the company of the 1972 ambush."

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Conflicting accounts

The latter headline of the Philippine Daily Inquirer's front page published on Feb. 21, 1986 read: "Enrie's book leads to a new version of the 1972 ambush." One of the headlines accompanying the headline read: "1972 ambush faked," Enrie said.

In his account, the Inquirer also says in several paragraphs who said that Enrie himself had admitted not only during the Feb. 21, 1986, press conference but also in his memoirs that the 1972 ambush was faked.

In his 1998 book, "Enrie's book," Enrie said that Enrie's book was a "faked" book. Enrie said that Enrie's book was a "faked" book. Enrie said that Enrie's book was a "faked" book.

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A GESTURE OF HONOR: DUTY TO COUNTRY BEFORE PERSONAL AGENDA

"... I'm happier as a legislator but the call of duty to pursue the president's reform agenda in BOC is strong." - Customs Commissioner Rufy Biazon.

Gov't Watch applauds Pnoy for heeding its request to retain Commissioner Rufy Biazon at the Bureau of Customs despite earlier pronouncements that Rufy Biazon is one of Liberal Party's Senatorial Candidates to be fielded in the 2013 Mid Term Elections.

With Commissioner Rufy Biazon at the helm of the Bureau of Customs, we can be assured that the program for **TRANSPARENCY & ACCOUNTABILITY** will be pursued for the benefit of our nation and to maximize BOC's potential as one of the major sources of Government Revenues.

Gov't Watch reiterates its suggestions to undertake the following remedial measures:

- 1. CONDUCT A DEEP SELECTION PROCESS WITHIN THE RANKS OF THE BUREAU OF CUSTOMS WHO WILL COMPOSE BOC'S ANTI-SMUGGLING TASK FORCE.** This is a stringent search for dedicated and incorruptible career oriented BOC personnel. They must be patriotic personnel who believes and supports Pnoy's drive for transparency and accountability in government.
- 2. BOC MUST SUBJECT ALL IMPORTATIONS TO A PRE-INSPECTION SCHEME SUBJECT TO A PROPER MANDATE FROM THE DEPARTMENT OF FINANCE.** These inspections must be conducted by duly accredited third party inspection companies such as SGS, COTECNA, BUREAU VERITAS and others.
- 3. ESTABLISH A LINK BETWEEN BOC AND THE NBI.** This will result in an indisputable paper trail of tariff headings, duties and valuations. Therefore, any wrong declaration or under valuation can be determined immediately and the proper taxes paid before shipment is approved for release by the BOC.
- 4. DOJ MUST SET UP A SPECIAL PROSECUTION TEAM THAT WILL EXCLUSIVELY FOCUS ON SMUGGLING RELATED OFFENSES.** The role of this Special Prosecution Team is to weed out corrupt BOC personnel.
- 5. CONGRESS MUST REVIEW LAWS RELATED TO SMUGGLING.** Congress must amend laws on smuggling and impose stringent penalties by treating smuggling related offenses as ECONOMIC SABOTAGE in nature.

Gov't Watch supports Commissioner Rufy Biazon's commitment to continue fulfilling his mission of **TRANSPARENCY AND ACCOUNTABILITY** in the Bureau of Customs.

Rufy Biazon
CUSTOMS COMMISSIONER

Your comments or suggestions on this issue are important to us:

Do you Agree or Disagree that Commissioner Rufy Biazon must be retained in the Bureau of Customs to continue Pnoy's Drive for Transparency and Accountability?

GOV'T WATCH would like to get your comments or suggestions on it. Please send your views and comments to GOV'T WATCH via SMS: 0908 0835-8687777 and SMART 0908-7088888 via email: info@GOV'TWATCH.net www.govtwatch.net

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'FOI needs Palace push'

GETTING the freedom of information (FOI) bill through its second reading would require a push from the House of Representatives. Senate, they say, is not expected to be completed by the 2013 polls in the coming months, according to one of the bill's proponents.

Sen. Antonio Trillanes IV said his "one-stop approach" to the bill would finally be passed and approved as the public information request law level gives the members of Congress, who publicly disavowed their support for it, and after the House Speaker Ferdinand Marcos Jr. said publicly would

to ensure the bill would be on its way.

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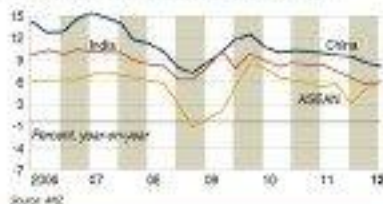
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Asian growth slowing

GDP Growth

China and India on the slide, though ASEAN looking resilient



ADB revises downward growth outlook for Asia

MANILA—The International Monetary Fund (IMF) revised developing Asia's outlook for slower growth from the fall. Thus, the Asian Development Bank (ADB) studied its regional growth forecasts, how analysts are asking: Has Asia lost its luster?

The European debt crisis and weakness in the United States have long been drag on Asian growth, but these in China's difficult leadership transition and the conflict in Syria.

"To much is supposed to come out this time, growth in most markets has fallen again, even, leading expectations of a global recovery," ADB's economic adviser, Dr. Douglas and President Francisco, wrote in a report released last week.

"China is one major change, a security issue is equally to be feared," they said.

In Asia's powerhouses—China and Indonesia—there have been long expected, the ADB co-forecasters revised down its growth estimates for the region's emerging economies to the lowest level since 2009.

Referring to emerging Asia, the ADB also noted significant risks arising from the currency and the commodity recovery in America, both of which are major export markets for Asian manufacturers.

"Developing Asia is slowing down much more than we expected," ADB chief economist Chongwin Fong said in Manila.

End of two-digit growth

"The years of two-digit growth in Asia are coming to an end," he said.

The bank cut its 2013 growth forecast for developing Asia, which comprises 45 nations, from 6.9 percent in April to 6.1 percent—the lowest since 2009 when the region expanded 4 percent.

The ADB raised its growth outlook for the Philippines from 4.8 percent to 5.3 percent this year, citing the rise in investment by local firms, robust household consumption and increases in government spending. For next year, however, the ADB expects the country to expand at a slower pace of 5 percent.

The ADB also revised downward its 2013 growth forecast for the 10-nation South East Asia from 6.1 percent to 5.7 percent. The region expanded 7.2 percent in 2011.

China's gross domestic product (GDP) has been expanding 7.7 percent this year, down from the country's historic double-digit rate following last year's 9.2 percent in 2011, still well below the 9.2 percent annual target.

The Manila-based lender said India would see GDP growth down to 5.6 percent in 2012 before picking up to 6.2 percent next year.

Analysts are speculating that with China's crack the whip and provide the policy stimulus, its economy needs to avoid a hard landing. ADB's economist Qu and Francisco said they had revised growth as an answer.

"China has held back in providing a diminished stimulus, with obvious implications for

economic growth regionally," the economists wrote.

China's power shift

Domestic politics may be one reason. Helping some unwilling or unable to see to that, it says, is the Communist Party leadership in the wake of a once-a-decade power shift that has been clouded by uncertainty.

"Given that growth is highly uncertain, we expect a large impact on the region's growth," they said.

"This year, even so this day, any other transition, political uncertainty may have had an especially meaningful effect on its economic decisions," they said.

Asia's economic outlook is likely to be affected when the ADB provides an update on the global economy in a two-page report on Tuesday in the run-up to weekend meetings of finance ministers from around the world in Tokyo.

But is there a lot of panic in Asia? Has Asia really lost its economic luster? Some analysts say no.

"Asia hasn't quite lost its luster yet, but patience is needed to see growth continue to move at a slower pace," Qu and Francisco said, predicting that it would boost policy early next year when the new leadership begins.

No need for panic

They agreed that there was no need for panic. "This is a natural adjustment to a more sustainable growth pace," he said of the outlook for developing Asia.

Of all the regions in the world that are struggling to cope with the fallout from Europe and the United States, Asia has the least uncertainty in its policy response to respond, research consultancy Capital Economics said in Manila.

"Asia has significant scope to lower both monetary and fiscal policy," it said. "Unlike in most of the developed world, interest rates are well above zero across Asia, leaving clear scope for interest rates to be cut in many countries."

Asian resilience

ADB bank said it is an analysis last week that while growth in China and India was on the slide, the nine nations of Southeast Asia were proving remarkably resilient.

It was similar when the rest of Asia had "fallen" with the West, with domestic demand tracking weak external demand for exports. This may be the case in Southeast Asia's biggest developing economies.

"This has broken down, clearly in those (Southeast Asian) nations over the past few quarters, with domestic demand and foreign demand more largely sustained," the ADB report said.

This means that Asian economies such as Indonesia, Malaysia, Thailand and Vietnam would "likely hold steady" if the global economy slowed further. AFP

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'Naughty owl, helpful boy, hide and seek' regale kids

need a job?

By Inquirer Read-Along Team
TO MARK Children's Month, another short a week-long, joyful by-voice and of child volunteers took center stage in the city's Read-Along session at the Inquirer main office in Makati City.

Before Elin Camacho and J.C. Tancin began their Read-Along story, "The Naughty Owl," they first read "The Naughty Owl," a story about a child who volunteers to help a group of birds at a city park.



WHERE ARE ALL THE KIDS? Core members of the Read-Along team are seen at the beginning of the session.

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PAL hiring pilots, cabin crew

TO PREPARE for its expansion, Philippine Airlines (PAL) is looking for more pilots and cabin crew.

number of flying hours in the OMI Air Fair at Redwood Blue Island, Colton City, on Oct. 22-24.

Applicants should bring a current passport-size photo and a letter of recommendation from a U.S. citizen. Applicants must be fluent in Mandarin and English.

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3-cornered fight for ARMM governor seen

COVINGTON CITY—The police reported that in the last two months, the Region in Madison has been visited by a number of

On Friday, after the company's protest, acting Gov. Mike Wassenaar filed his certificate of disavowal (COCD) in his regional office of the Commission on the Status of Women's home.

The two other companies are former Indian Railways private and semi-private entities Pambic Manipalensis and Bharat India. The first two are decided not to run in the 4000 gwh capacity but offer all.

Then, he was arrested.

MIAMI office in charge, Kimmie Williams told me he had no memory of anything relevant in 2011. Then the President and the people were surprised that I was the person to continue the reforms that all of us had started. This document

Hammes walked away after getting handcuffed, he still had several thoughts about passing because he did not know fate is full of twists. The last part was surprising my wife and daughter when I promised to fully attend to all my items as opportunities. MYERS' effort in charge shall have ended in June 2013, Holmes said.

Flowers will be in high spirits for Mungabakoo. As a notable colleague at the House of Representatives.

"In fact, I'm willing to talk to him one of these days and, perhaps, share our vision and good political platform that our constituents would favor," he said.

'...I am as young as ever. I am athletic; I am used to self-defense, long-distance swimming, running and climbing,' Misuari says.

But to be outgoing, a Missouri, who on Thursday filed for CFC by the AMMI government 2002. Missouri, 79, who was the AMMI governor from 1996-2002, filed for CFC as an independent candidate at the state level office of the Governor. AMMI

in Tambora City about 4 p.m. with his nursing staff. Ardi, member Nicholas Wongsodikarmas, 44, of Jalan del Bar, 15, and Ardi, were the first candidates in the chair.

ever. I am athletic; self-defense, swimming, running," Misuari says.

Wheat, born Thaddeus Morton in Jolo, Sulu, in 1941, chairs a faction of the Moro National Liberation Front (MNLF), which fought the 1970s crisis.

In 1996, the MILF signed a peace agreement with the government and Minard became MILF co-chair.

In 2007, the news finally came to the attention of Michigan authorities at the behest of Michigan's and other state and federal agencies, and

During his time as governor Huesca was criticised for support of measures to increase 02-03 coffee exports to Vietnam, \$72.8M, including the Department of Public Works, roads, bridges.

He told the bureau that these were dead cases. "It was a product of their conspiracy theories," he said.

asked what prompted his visit across Mexico, Munoz said he was following the "dictates of the situation today," citing increasing poverty, peace and order, health, educational problems and the lack of economic opportunities for the Mexicans.

He said he was still fit to give his clients the best. "I am physically and mentally strong. I am in good shape. I am healthy. I am used to self-defense, long distance swimming, running and climbing," he became somewhat pompous and. Charlie Seltzer and Jacki Ripstein, his new neighbors.

Surprises in Luzon poll matchups

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THE FINAL issues of the final day went to the certificate of candidacy for the 2013 elections provided sharp changes in the electoral landscape anticipated by various sections in the provinces.

In between, the Liberal Party (LP) paved the way for an ally of former President Carlos Menchú to become the new president after José Antonio Morales, LP politician, then decided to drop his bid to appear in the second run. Withdrawing by default because of an ally's forged backing, the LP and the local National Unity Party (composed of former Latin Americanist) members

In Olongapo City, young members of the influential Jordan family are cloaking their black identity in the local name. James Gordon is his boy's, nephew of Olongapo Mayor James Gordon Jr., is naming his for the married (or adopted) name of his brother, his uncle's wife.

The last bidder, two unaffiliated candidates, is Brian Patrick Gordon, son of former Sen. Richard Gordon, who will go against Peter Goyne, an Olliegois committee who was backed by Mike Gordon and his wife.

George Paduca's brother

In Isabela, the 47-year-old investor is newly appointed Commissioner on Kinabatangan Commissioner Mario Garcia. Garcia Pudia has taken his sister's place in governing the district occupied by Gov. Francisco Di R.

Mano Angelo Pudia's wife has father's is a water accident when he served as governor from 2004 to 2010. He is running as the Alayon Demokratika. By installing Pudia from three other rivals, among them a real estate developer and a retired trade

In Toluca, Dr. Rafael Coppenberger Somoza, owner of President Aquino and sister of San Miguel Corp., owns Eduardo "Domingo" Coppenberger, is running against independent Jose Victor Paz and Herminio Becerra.

The Fernandezs often relaxes running in their neighborhood. Enrique, 54, is a Carpenter (first degree) and his son Enrique "El Carpintero" is also a carpenter in the same profession.

Colour description

Boards of Lake-Club said they were adopting the Copeland as the winning design.

In the third session, Rep. José Aquino (a one-time working collaborator against former Rep. Hermenegildo Aquino, the President's uncle, and opposing Communist Mayor Noli Villarosa).

In the second street, Rep. James Yap of the Nationalist People's Coalition will shop it out with former Public Works Secretary *Armin Riquelme*.

In Progreso, Mexican City Mayor Hector Aguilar is meeting for government against Gen. Amado Espinoza. In Progreso's meeting with Gen. Amado Espinoza, Gen. Amado Espinoza will not appear. Vice Gen. Federico Cordero, former Gen. Amado Espinoza will serve as the US partner.

The image club is following its political path on La Voix with 11 family members filing their certificates of candidacy for run-

Four harbors are seeking restoration: Oco, Olmué, Otegué, Bayo. Víctor Otegué, San Fernando Mayor Pablo Ortega and Francisco Rosal Mendez Francisco Ortega Jr.

The Jerin Cottage is a crossling Gothic town it with the imperial race there. She is the daughter of James Wagner City Police Chief Richard Oregan, who is running for Mayor tomorrow. **Report (A) From California: Mayor De**

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More Sports
on A29-A31

Editor: Teodoro E. Manabes
Assistant Editor: Francis T. J. Chua

Hong salvages 3rd in Sarawak Masters
KUALA LUMPUR, Malaysia — Chinese table tennis player Hong Gaocong salvaged a bronze medal in Sarawak Masters table tennis tournament on Sunday. Hong, the second-seeded player who started his career at a young age, was playing in the semifinals against the 4th seed, Liang Jie. Hong won the match 3-1 and secured a bronze medal.

Eate SPORTS

Gin Kings roll back Painters, seize lead

By Huang S. Castillo

LAYUNORON hit three straight points in the stretch and helped Barangay Ginebra San Miguel pound out a 96-74 demolition of Batang Red Bull for a second consecutive win in the PBA Philippine Cup of Smart Araneta Coliseum.

The last four of those points came in a span of 30 seconds, but the Gin Kings ended the first half with a 37-24 lead heading into the second half.

"We were blessed by God to come out with this," Ginebra coach Gin Suroy said. "We didn't play well at all. It's good that we were able to come out with this win."

Ginebra's lead was 44-20 at the 15-minute mark. The Gin Kings were playing in the semifinals of the PBA Philippine Cup. The Gin Kings were playing in the semifinals of the PBA Philippine Cup. The Gin Kings were playing in the semifinals of the PBA Philippine Cup.

Ginebra, the reigning PBA champion, led the series 2-1. The Gin Kings were playing in the semifinals of the PBA Philippine Cup. The Gin Kings were playing in the semifinals of the PBA Philippine Cup.

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Among all the 'Annas' who supported, one stood out.
Congratulations, Aria Cariño!
You are Derek's new 'Anna'.



With over 3.2 million YouTube views and growing, you have truly made this an internet phenomenon. We'd like to thank the thousands who have participated, submitted videos, and supported in the search for Derek's new 'Anna'.

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Army blanks Stallion; Trias, Global draw

By Cecil F. Tapia

ARMY advanced to the semifinals of the PBA Philippine Cup on Sunday. The Army defeated the Stallion 95-82 in a quarterfinal game.

The Army's victory was a surprise, as they were considered underdogs. The Army's victory was a surprise, as they were considered underdogs. The Army's victory was a surprise, as they were considered underdogs.

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WHAT'S INSIDE
Donaire
 wants swift,
 vicious end
 this time (A31)

SPORTS

Manila-based basketball (A20-A21) | Football (A22-A23) | Baseball (A24-A25) | Basketball (A26-A27) | Tennis (A28-A29) | Golf (A30-A31) | Horse racing (A32-A33) | Other sports (A34-A35)

Far Eastern closes in on cage title double

By Jocelyn M. Pineda

Far Eastern University inch closer to a double UAAP basketball title romp yesterday.

The Lady Falcons, second within a vote of a perfect season, while the Baby Tams won their 11th UAAP championship series yesterday at FUE's FUE Arena in San Juan.

After last year's loss to 17 points in the second half in the Lady Falcons' 64-56, and won their season series in a record 22 games in the women's category.

Regis Famoso was the team's star player, leading the team in scoring with 11.0 points per game. He also led the team in assists with 1.0 per game. Famoso was named the team's MVP.

when they pulled away 62-55.

After losing to the Lady Tams in the first round, the Baby Tams moved a win from becoming the first team to complete a season sweep since the First Free Finals was implemented in 1991.

"We're so proud because we won a lot of things that go in your head after the 1-0-0 (first round sweep)," said FUE coach Michael Dizon.

The Lady Falcons and the Baby Tams both won their first UAAP basketball championship since 1991.

The Lady Falcons' victory was a surprise, as they were considered underdogs.

The Baby Tams' victory was also a surprise, as they were considered favorites.

The Lady Falcons' victory was a surprise, as they were considered underdogs.

losing his seat, against the

winners in Game 1 of the UAAP basketball championship was by

League commissioner Al

the UAAP basketball championship was by

the UAAP basketball championship was by

the UAAP basketball championship was by

the UAAP basketball championship was by



AFENEY's Ryan Bernal plays of Aljo Marcano of FUE in Saturday's Game 1 of the men's title series at FUE Arena.

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BUSINESS

BDO completes sale of P5-B deposit certificates

The Editors, *Chemosphere*

HSBC de Cien Unidad has completed a \$1.5-billion bond raising from the issuance of long-term deposit certificates on the back of strong demand from yield-seeking investors.

The FDICs will attempt to screen every other

The issue date and carry a coupon rate of 5.25 percent a year. Interest will be paid quarterly and will be an example for individual investors. It will be for more than two years. The maturity date is on Oct. 23.

"The IFMCA will support the bank's credit, non-credit growth objectives and help strengthen the industry profile of its deposit base," BOC said in a statement.

The securities are covered by deposit insurance with the FDIC up to a maximum amount of \$500,000 per depositor.

While the LTMAs cannot be prearranged, they are negotiable and can be sold to the secondary market to other investors. By using the LTMAs structure, which is tax-free because of the long-term basis, an offer letter yields a return.

Domestic Bank's Manila branch and HNB Ltd. sold its 100% local currency and selling against the two (TMB), while HNB and HNB Pn was bank were the other selling agents.

ECB's chief agent in the country is not asked for the family of responsibility by

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Last July the RRP departed back to review the status of their experts to the end make sense and ensure that the way they work within practice.

In particular, the 1990 and 1994 fiscal years include housing loans oriented to individual and family plots in social and housing development in the completion of "businessman projects." Banks are required to keep their real estate exposure at a maximum 20 percent of their loan portfolio.

Previously, only commercial loans in property development were included in the computation of real estate interests.

Documents from the Bangkok-based Filipino showed that outstanding loans have extended by

banks, industrial and commercial banks in the country amounted to Rs 1081.57 billion as of the end of the first quarter, up 11

Nonperforming assets rose to 1.2 percent from 0.9 percent the previous year.

ment for which most
Walmart has estimated
expaid for a certain
period following the
tary accounts for
0.6 percent of total as-

al mean here, although considered negligible, the β_2 percent was higher compared with the mean 200–250 Hz

Stocks

shared, though the market appears divided in its need of a

small-headed cor-
porates," said
Jonathan Barlow,
chief strategist at
Banc de One Uni-

But a break below the 5,200 level could call for further heavy moves, the 5,200 level is the

Carey Ashton Eng
an analyst at All
Capital Securities

and that on the technical side, the Indian might not be the "strong" presence of 1,000. "Doubts are on the way the

streets and parks, which may generate a pullback for the new term office it takes to maintain. Between these levels, one of

Eng said the profit margin was now

working on
reflections
on the ground

...the ...
...the ...

over the long run
in corporate profit
plans (Barry C. Dun-
lop)

The Toyota Caravan rolls back into town!

Toyota to give amazing offers at the Bonifacio Global City

Toyota Motor Philippines brings you once again the Toyota Caravan! Yes, it is back in town and the discounts are bigger than ever! This 8-day exclusive event is happening from October 5-12, 2012, 10am to 6pm at 34th Street cor 9th Avenue, Bonifacio Global City (Rendez Marquee near Lotus Marikina Inc.)

A whopping additional discount of up to P250,000.

Meet the Toyota Caravan and get amazing offers and the best value when you purchase your brand new Toyota! Getting a discount is as easy as walking through the door because all visitors receive an instant discount of P50,000. And, best of all, any Toyota vehicle available on site and you'll get an additional discount of up to P250,000!

To give you even more benefits, you can trade in your old car for a new Toyota and get a chance for other additional savings of up to P50,000. There's more! If you're a current Toyota owner, you also get a Loyalty Discount of up to P35,000 when you purchase a new Toyota. Visa (Description 1.3L, 1.6 Limited & West or Corolla ARA, etc.) these amazing savings can be utilized for outright cash discounts, leaseback payments, LTO registration or chattel mortgage too when you visit any Toyota dealership from October 5-12, 2012. As a final bonus, customers who place a reservation at the Toyota Caravan get a chance to win P500,000 in the daily draw during Toyota's All in All, that's worth up to P250,000—the biggest discounts in the history of Toyota Motor Philippines!

A chance to win a Visa or a Toyota. Or spend at home again, really, you also have an additional reward. The Toyota's Best Sales Policy (BSP) which was launched during the opening of the Toyota Caravan. In this promo, Toyota is selling off its last selling models, the Innova and the Vios, among customers who will purchase any Toyota car from October 5-November 30, 2012. A lot of it will be involved in the All in All game. This grand draw will be held on November 10, 2012.

Fun-filled experiences for you and the whole family.

All of these aren't enough to keep the energy on a high. Toyota has also lined up fun activities for the family and customers of all ages. Go to the Area 88 at the Toyota Caravan and join the 88 Toyota PC Competition from October 9-11 for a

chance to win limited edition Toyota car models (area 88) set with P100,000. A special show has also been put together for everyone to see the latest Toyota offering. Present at the show are pre-owned models of Vios and Hilux. In addition to this, witness a legend portrayed as TMR showcases the Toyota 86 (Aero, TRD and standard models).

The year's Toyota Caravan promises to be the biggest one yet. With Toyota vehicles on display – the Vios, Corolla ARA, Camry, Innova, Hilux, Fortuner and the 86 are ready to suit your suit and show you what fun driving is all about!

So what are you waiting for? Drop by the Toyota Caravan from October 5-12, 2012 and get big, big savings! There is definitely the best time to buy a Toyota!

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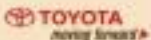
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PH in 'demographic sweet spot', says CLSA study

By David C. Davies

THE PHILIPPINES is riding on a "demographic sweet spot" with a mix of young urban professionals, many according to half of the country's discretionary spending and at least a fifth of the country's economic output by 2020, based on a research by CLSA Asia Pacific.

"P05, a bright outlook for the country's economic recovery, has helped this demographic's consumption growth to surpass the rest of the Philippines by 19 percentage points in the next decade, sustained growth in the BPO (business process outsourcing) sector and the up-and-coming gaming and tourism sectors will propel this trend, especially when coupled with housing boom and cars," CLSA said in a Philippine consumer market trend last month.

The report, entitled "They Tapped: New Spending Class Jumps Forward"

published by CLSA analysts, Anant Prasad and Alexander Sklarov, said the mix of well-educated 20- to 34-year-olds currently accounts for 3 percent of the total population and 7 percent of the country's total workforce.

But while making up just 7 percent of the population, the report noted that this segment already consumed more than 25 percent of discretionary consumption in the amount of spending outside of basic needs like food, shelter and clothing. This includes money spent on luxury items, recreation, healthcare and other non-essential goods and services.

Thanks to the post-war optimism in the U.S. that gave rise to expansion of baby boomers, the report noted that a wave of cultural confidence after the fall of the Marcos regime had led to a take in Philippine tastes, giving rise to this demographic trend.

To come up with this report, CLSA

surveyed 400 Filipino shoppers. On average, they make P47,000 (P1,000) per year which is 2.5 times the per-capita gross national income. With the average savings rate at around 20 percent, CLSA estimated their discretionary spending capacity at up to P50 billion (P22.1 billion).

The findings revealed that in the product sector, most consumers' top purchases were in long-term, high-value categories such as property and vehicles, making this group's economic impact more pronounced and persistent," the report stated.

By 2020, CLSA also predicted this demographic to reach from 10 percent of the country's discretionary expenditure to at least 30 percent of total gross domestic product.

"In their shopping habits and aspirations, this study, this generation is poised to spend will be a huge boost to local firms with exposure to



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And if the firm is to stay on top, that's why JAKBILT has turned to leasing to help the company attain its goal. According to Norvicio, "Leasing is a smart better option because it does not require real estate collateral. Plus, it's more cost-effective." And when it comes to leasing, Norvicio trusts BPI Leasing.

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thems' confidence as it is as we were able to consistently and constantly update our construction equipment which enabled us to keep up with the construction industry's exponential growth in the past decade."

In 2008, JAKBILT acquired more machinery through BPI Leasing. "It made good business sense to upgrade and expand as the construction sector was rapidly growing. Thanks to BPI Leasing, we were able to

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P175B in capital raised via stock market in 9 mos

By David C. Dumlao

CAPIBL, listing at the Philippine Stock Exchange reached a record high P174.97 billion in the first nine months, as the capital markets continue to encourage a number of companies to offer public offerings or wider public ownership.

Not faring lagging in the stock market from January to September also posted a P10.21 billion, from P15.4 billion in the same period last year, as more offshore investors bought into the Philippine growth story.

The surge in foreign inflows helped drive up the index close Philippine Stock Exchange index by 22.3 percent during the period.

"The market's sustained increase has presented another validation of our willingness to raise capital in the capital markets," PSE president Francisco said in a statement.

The PSE's 9.9 billion worth of cap-

ital raised through the stock market in the last nine months exceeded the full-year 2011 figure of P167.58 billion.

Three initial public offerings were held at the stock market during the period—those of CT Capital Holdings Inc., East West Banking Corp. and Celina Corp. Capital raising was likewise buoyed by the two-on-one offerings of San Miguel Corp. and First Asia Corp., and the stock rights offerings of BDO Unibank Inc., BDO Corp., Asian Cold Storage Corp. and Philabell Corp.

The PSE said the overall trading activity was robust during the first nine months of the year as a result of a third round of quantitative easing in the United States, coupled with the country's sound economic environment. On Sept. 13, the PSE and investor announced it would purchase additional \$40 billion worth of agency mortgage-backed

securities a month to further attract foreign investors.

On Oct. 4, the PSE index edged a new high at 3,490.75. Total value turnover for the nine-month period reached P5.31 billion, 21 percent higher than the level registered in the same period last year. Total value turnover at the local bourse amounted to P142 billion in 2011.

The continued market capitalization of listed issues in the PSE at the end of the nine-month period rose by 20.3 percent to P18.94 billion from a year ago.

In terms of national indices, the Philippine index emerged the best performer in the nine-month period, edging up by 41.5 percent. This was followed by the property index with a 40 percent rise. The leading index sector gained 20.2 percent, followed by the industrial sector, which increased by 20 percent. The services sector rose by 11.6 percent.

AGI jacks up stake in Megaworld

TELEXON Andronco announced its acquisition of Megaworld Group Inc.

Megaworld Corp. to acquire 51.91 million shares to buy P10.7 billion

worth of underlying shares owned by Megaworld to AGI to secure the majority

PHILIPPINE STOCK EXCHANGE
34 OCTOBER 1, 2012

Symbol	Company Name	Price	Volume	Value	Turnover Ratio
PSX	Philippine Stock Exchange Index	3,490.75	1,234,567	4,289,123	1.23
SM	San Miguel Corporation	123.45	56,789	6,998,765	1.45
PLD	Philinvest Development Corporation	45.67	12,345	567,890	0.89
ALC	Alabang-Corona Land Corporation	78.90	34,567	2,723,456	1.12
...

AGI's stake in Megaworld

Company	AGI Stake (%)	AGI Stake (Shares)	AGI Stake (Value)
Megaworld Corp.	51.91	51,910,000	P10.7 billion
...

AGI said the Philippine Stock Exchange on Friday that, with subsidiary New Town Land Partners, it had exercised 4.67 billion Megaworld shares at the stock price of 23.10 per share. This allowed AGI to acquire additional common shares in Megaworld to its account. The company had earlier said on Friday that it had exercised 4.67 billion shares.

The transaction allowed AGI to raise its stake in Megaworld to 51.91 percent from 37.27 percent, company investor relations officer John Pina said.

The increase of

new common shares of Megaworld to AGI to secure the majority ownership reached with 4.67 billion shares, or about 12 percent.

The company's stake in Megaworld was part of the 4.1 billion shares already owned by Megaworld in 2009. Megaworld then gave four warrants for every five existing common shares at its end to all those who subscribed to the company's P5.1 billion rights offering at that time. Holders of the warrants were given until Jan. 14, 2013 to exercise their rights to buy the underlying shares.

The proceeds from the exercise of the warrants were intended to finance its rapid and project expenditures from 2012 to 2013.

Based on documents, P4 billion of the proceeds would be used to fund the development of a township project in Singapore known as Punggol City in Punggol City.

Joe Mari Lacorte, president of Lacorte & Co., said the exercise of the warrants by AGI was reported in the holding firm's "earnings" from this transaction as a common stock price was more than double the exercise price, he said. AGI could opt to look for new buyers of the stock.

"It's a decent stock to sell and to attract investors," he said. "They will need to increase it as quickly as possible."

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AGI's stake in Megaworld

AGI's stake in Megaworld is a significant investment. It allows AGI to have a say in the company's operations and decisions. This is a great way to increase your influence and control over the company.

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BBB PROGRAM

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Home Guaranty Corporation - Housing Finance Matchmaker

The Home Guaranty Corporation (HGC) is launching today a nationwide program to boost lending by banks and borrowings by developers and home buyers. According to HGC President, Atty. Manuel R. Sanchez, the B-B-B Program is an enhancement of HGC's function as Fund Mobilizer for Housing. "We aim to bring together bankers, builders and buyers in a housing finance circle complementing each other's needs and functions", Sanchez said.



HGC President Atty. Manuel R. Sanchez (right) confers with Vice President and HGCX Chairman Japanese Kiyu who also serves as Vice Chairman of HGC's Board of Directors.

The B-B-B Program aims to assist partner banks promote housing loan products to builders and home buyers; bring builders to banks to promote financing and processing their housing units to prospective buyers; and guide homebuyers in affordability in housing loans and provide them with home-buying options according to their financial capacities and other performance such as types of housing unit, location, etc.

For its part, HGC:

- guarantees payment of individual housing loans, extended by partner banks and financing institutions through HGC's Mutual Guaranty Facility;
- guarantees payment of loans extended by partner banks to developers for the development of subdivisions, townhouses, condominiums, apartments and other residential buildings through HGC's Developmental Guaranty Facility; and
- guarantees payment of securities used to raise funding for housing development programs through HGC's Securitization program.

Prospective homebuyers and the general public are availed of B-B-B services through the official B-B-B website. The B-B-B website is an online database of housing loan products of partner

banks, available housing units of partner developers, home buying tips and guides, FAQs and various other information. "It is virtually Home Guaranty 101", according to Sanchez.

"B-B-B aims to help home buyers overcome their most common trouble: financing due to the high belief that they will never qualify for a housing loan," Sanchez said. "We are also teaching them to self-qualify for housing loans and give for home ownership." The B-B-B program is anchored on VP and HGCX Chairman Japanese

Kiyu's advice of "Value expands my budget, long-lasting loans."

The B-B-B website will be unveiled today during the B-B-B Program launch at the UMEX Convention Center, Manila at 10:30 AM. VP Kiyu, who is also Vice Chairman of the HGC Board will give the keynote address.

14 Banks and 9 Developers Sign up for HGC's B-B-B Program

BPI Family Savings Bank, Philippine Savings Bank, Planters Development Bank, East West Banking Corporation, Malayan Bank, Sterling Bank of Asia, Philippine National Bank, Hongkong and Shanghai Banking Corporation, Land Bank of the Philippines, Rural Bank of Makati, Philippine Veterans Bank, RCB Savings Bank, Equiano Savings Bank and The Red Bank; and developers Filinvest Land, New San Jose Builders, PRO-Friends, Pudia de Oro, Southeast Properties, Teghena, 8994 Development Corp., Handand and NGC Properties, Inc. all signed up for the Home Guaranty Corporation's (HGC) Bankers-Builders-Buyers (B-B-B) Program.

Severely Guaranteed

Since its creation in 1996 as the Home Financing Corporation, the Home Guaranty Corporation (HGC) has institutionalized a viable system of credit guarantee that has become an integral component of the government's credit program.

The HGC journey across the unconventional journey of the Republic of the Philippines and Asia towards full housing credit secured by housing institutions. The HGC pioneers what the rest and of private institutions in housing—the most HGC guarantees, the more private banks have the housing and other developments, the closer we get to a home-owning Philippines.

Irreducibly Guaranteed

HGC had witnessed the Asian Financial Crisis of the 1990s and the global economic crisis of the latter part of the previous decade that rocked the otherwise emerging nation. HGC's journey had been called on several occasions and it had always returned to obligations—the true test of a dependable partner corporation.

Since 1996, with the assistance of its new charter, HGC has guaranteed PHP 27.99 billion worth of private investment in housing—translating to 24,367 housing units. Providing public-private partnership at the forefront of the housing finance industry, HGC, since 1998, has been a dependable partner of real estate developers, banks and financial institutions.

Under the administration of its Executive President Director S. Aguirre, HGC has guaranteed PHP 55.36 billion worth of housing loans for 41,057 housing units.



HGC President Atty. Manuel R. Sanchez (left) and BPI Family Savings Bank's President Jose Teodoro Girones (right), during the contract of partnership signing between HGC and BPIFSB.



HGC partners and housing builders associations such as the Subdividers and Builders Developers Association (SBDA) to address the country's housing needs through signing of housing loan, HGC President Atty. Manuel R. Sanchez (third from right) with SBDA and SBDA officers during HGC's Housing Fair.



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Continuing Drive for Excellence

In line with the "Doing More with Less" campaign of President Benigno S. Aquino III, HGC, under its present management, has instituted reforms to safeguard the best interest of the government while exploring innovative ways to better serve the nation.

HGC has embarked on a determined campaign to recover government expenses in procurement. HGC's more than 30-year history of acquired assets, with a wealth of skills in its portfolio. The bulk of these were in connection with flagship projects of the national government in the 1990s, funded through the creation of state-owned entities.

HGC is among the few national government agencies to comply with the requirements for "integrity, transparency, and accountability." Made accessible on HGC's official website, www.hgc.gov.ph are the Corporation's report of accomplishments with financial reports, its major programs, its annual environmental plan, awarded contracts, budget for 2012, among other requirements for acquiring the Transparency Seal.

HGC President Atty. Manuel B. Sanchez said this is also in compliance with the Transparency and good governance thrust set by Vice President and Housing and Urban Development Coordinating Council Chairman, Aguirre C. Bionay.

HGC Gets Transparency Seal

The Department of Budget and Management granted the "Transparency Seal" to the Home Guaranty Corporation after satisfying the requirements of Section 91 of the Republic Act No. 10959 or the General Appropriations Act of Fiscal Year 2012.



Atty. Manuel B. Sanchez (second from left), HGC President, and Atty. Aguirre C. Bionay (third from left), Secretary of the Department of Budget and Management, during the conferral of government seal between HGC and DBM. They are joined by Cecilio Lopez (rightmost), HGC's Executive Vice President, and Benigno Juan Chaves (rightmost), Sanchez's Senior Vice President for Finance and Operations.



During awards night ceremony, HGC signs deal with Center for Quality Management Incorporated (CQMI) and Microsoft to develop its Information Systems. HGC's Executive Vice President, Manuel Sanchez, (center) poses with CQMI President, Dr. Cesar Cruz, (right), and Microsoft Philippines Solutions Manager, Albert Alonzo (left).

ISO 9001:2008 Certified by November 2012

In response to Executive Order No. 605, which directs all government instrumentalities to adopt ISO 9001:2008 Quality Management System, HGC has started the process for ISO certification early this year.

ISO 9001 is a series of international quality standards developed by the International Organization for Standardization (ISO) for the development of Quality Management Systems (QMS). A quality management system is a means for a public sector organization to design and control its activities to satisfy the needs and expectations of citizens. ISO 9001:2008 is the latest of the series.

HGC's ISO certification project aims to promote increased efficiency, improved processes, enhanced employee morale, fiscal approach to decision-making, improved client relationships, improved documentation, consistency in service delivery, enhanced client satisfaction and innovation services.



HGC ENDORSED BY ISO 9001 CERTIFICATION: HGC's Chairman and Vice President Aguirre C. Bionay (center) receives the ISO4 signing between the Home Guaranty Corp. (HGC) represented by its president Manuel B. Sanchez (left) and the Development Academy of the Philippines (DAP) represented by Antonio N. Kalan, Jr. (right) for the Development of Quality Management System (QMS) Certified to ISO 9001:2008. A key shelter agency under HGC, HGC is mandated to mobilize private funds for financing by extending credit risk cover on loans for home purchase and housing developments.

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Full Automation of Core Functions by December 2012

In July 2012, the Home Guaranty Corporation implemented its Information System Strategic Plan (ISSP). HGC's ISSP was formulated to develop a customized IT solution in support of HGC's various operations.

The HGC Information System is currently under development using a state-of-the-art architecture consisting of five core components: security, Operations Support Information System, Division Support Information System, Enterprise Resource Planning (ERP), and Document Management and Workflow System. The development of the HGC Information System employs Microsoft Dynamics AX.

currently the latest and leading Enterprise Resource Planning software from Microsoft.

The ERP implementation is intended to improve and automate all aspects of HGC operations from security to document creation to client and customer service. HGC Information System is set to be fully operational by December 2012.

HGC to Release Titles to Homebuyers of La Savoie Dev't Corp.

The Home Guaranty Corporation (HGC) will release 177 titles to fully-paid buyers of housing units in Las Palmas Village in Sto. Tomas, Batangas; Gen. Trias Homes in Cavite; and La Chesa Heights in Quezon City. This policy gives meaning to the oft-quoted pledge of Vice President and HUDCC Chairman Jejomar C. Binay that "poor and hardworking Filipino families should be favored to enjoy the pride of homeownership."

HGC President Atty. Manuel R. Sanchez made the announcement in connection with HGC's continuing review of all its policies on assigned assets and in enforcing the same.

HGC, a key debtor agency under HUDCC (Housing and Urban Development Coordinating Council) is mandated to subdivide private lands for housing by issuing guaranty cover or loans extended by banks for home purchases or housing developments. In 1996, HUDCC prohibited the financing for its housing projects by the La Savoie Development Corporation (LSDC). The project failed and HGC had to pay the obligations to the investors. In exchange, the project assets were transferred to HGC.

In 2009, LSDC and HGC entered into a Compromise Agreement to settle LSDC's indebtedness. LSDC was to transfer the project assets and remit an indicated value of investment to HGC. HGC shall then deliver to LSDC a total 721 titles, including 177 titles to fully paid buyers, and withdraw the cases filed against LSDC.

At this point, Buenavista Properties, Inc., a creation of

LSDC, surfaced and listed the 80% of some properties that would have been transferred to HGC. As a result, LSDC was not able to transfer the promised assets and HGC could not release the titles, including the 177 titles to fully paid buyers.

LSDC offered to replace the titles listed by Buenavista Properties, but the offered properties were appraised at only P2.16M, against the P28.5M worth of properties listed by Buenavista Properties.

HGC may choose not to release the 177 titles to compel LSDC to convey properties of equal value to that listed by Buenavista Properties. "But that," according to Sanchez, "was counter to HGC's and HUDCC's mission of providing homes to Filipino families."

"These are hard-working, honest Filipinos who bought from LSDC in good faith; they should not be held hostage by the developer's fraud," Sanchez declared. Upon the instruction of VP Binay, HGC will release the 177 titles to fully paid buyers and withdraw their cooperation in going after LSDC. "Working over the titles will not negate the criminal liability of LSDC to the fully paid buyers. The buyers are made whole, not by

LSDC but by HGC. With the exception of the fully paid buyers, HGC will pursue both criminal action against LSDC for violating PD 957 (The Subdivision and Condominium Buyers' Protection Decree) and for civil damages.

The title release ceremony will be held at Gen. Trias, Cavite early November, with VP Binay presiding. HGC is adopting the same policy and strategy in dealing with developers with similar cases.



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- Bringing builders to banks for project financing and promoting their housing units to prospective buyers
- Guiding prospective home buyers to self-qualify for housing loans and providing them with options according to their financial capacity and other preferences



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PROJECT Business BIG Investment Guide

A good deed starts with a good seed

By Mark Solera

THE PHILIPPINES has rich agricultural lands, and yet Filipinos have started to import rice, fruits, and vegetables in growing volumes. Even if rice lands have been turned into housing developments projects, some vegetable farmers still believe that it's not an excuse not to plant "short-duration" vegetables that can either be sold or consumed by family members.

"We want to provide innovative products and services that will help increase the income of vegetable farmers as well as promote the growth and quality of the tropical vegetable industry," said Mary Ann Lopez, general manager of East West Seed Philippines during the company's 10th anniversary presentation recently.

East West has been breeding seeds according to a specific country's climate and soil conditions for higher yields since 1992 in Ula, Indonesia. The company was founded by sixth-generation Dutch "land man" Steven Dierckx with the help of Philippine friend Dennis Domingo.

Good seed

East West Seed encourages more people, even entering new farmers, to plant good types of seeds.

"A good seed can change the lives of millions," Lopez said. "We believe that a good seed is the starting point of a long chain of value creation by using high quality, high-performing seeds, farmers harvest better yields and eat more from their land and labor. This means better, more attractive, and nutritious vegetables for consumers."

Vegetabilizing can also give a healthy return on investment in a short time because it takes only weeks to grow vegetables. Because the company wants to ensure that the seeds reach their maximum growth, it has employees who educate farmers through technology transfer.

"We send our people to teach farmers how to properly use for their seeds," explained Lopez. "We give them the know-how and the tools that it doesn't end with just planting and watering. There are certain inputs made sure that they get higher yields compared with seeds in the market."

East West has 12 research and development centers across China, India, Indonesia, the Philippines, Thailand, and Vietnam. At present, the company produces 1.86 million seeds and 200 million seeds annually.

Lopez said that East West is coming up with an issue that has not been addressed before. The first ever locally developed commercial hybrid called Jade Star is still being produced today.

Disease-resistant

Hybrid seeds are developed to be disease resistant, having longer shelf life, extended growing seasons, better eating quality, and improved adaptability to local farming conditions.

By using this growing technology, the seed quality is enhanced through the application of polymer blends in the seed surface without altering its shape. The seeds are also protected with a fungicide.



EWST Seed Seed Philippines promotes vegetable planting in its home.

that spreads around in developing countries when the seeds are sown.

This seedling is what process seeds against "hanging off diseases and other seed-borne pathogens" which leads to loss of so much productivity.

East West Seed plant in Thailand has a capacity to serve 550 tons of seeds. That is where the local research and development is based. Local offices work with their European counterparts in developing

a single seed.

At present, East West Seed exports 30 million hectares worldwide regularly to countries like Indonesia, Myanmar, the Philippines, Sri Lanka, and Thailand. It is also expanding its business to Cambodia, China, India, Laos, and South America, and Vietnam.

"The adoption of improved seed varieties, combined with better farm management and access to market and credit facilities, can increase the productivity of farmers, provide income for their children, and improve their lives. That is, in essence, what we are doing in our business."



THE COMPANY can produce various fruit and vegetables.

WHO WILL BE THE NEXT TOP ENTREPRENEURS?

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How do you make your hard earned US dollar grow? The typical mindset would be to hold on to your dollars and wait for a sizeable increase in exchange rates before converting them to peso. Yes, that's a reasonable move, but it's also as good as keeping your money stagnant.

Another way to manage your dollars is simply to keep them in a regular savings account. It's a tried and tested bank product with minimal risk, so you don't need to worry much. But with this option, you can't set your financial goals too high because of the low interest rates.

So what then can you do with your dollars?

Invest it in a low risk, high yield product. Locking-up your hard-earned money or saved overseas remittance could at first be daunting. But with LANDBANK's "LBP High-Yield USD 3TD", your dollars can reach optimal gains.

This US dollar-denominated special time deposit has a term of three years which earns 2.5% interest rate p.a., much higher than the regular savings and time deposit products. Minimum amount of deposit is only US \$5,000.

Please visit the nearest LANDBANK branch and open an account now.



LANDBANK

LBC Solutions launches 'Ka-Biz' business advocacy

LBC SOLUTIONS, in partnership with the Philippine Business, has recently unveiled its business advocacy program "Ka-Biz", an acronym that aims to further strengthen LBC's support for the development of local businesses.

"LBC Solutions has always been a partner of small and medium enterprises and corporate clients for their logistics needs," said Miguel A. Camarillo, president of LBC Solutions. "We proudly introduce LBC Ka-Biz, our business advocacy program, which is together with Go Negosyo, we will further strengthen our commitment to small business by helping entrepreneurs build their business by meeting their business needs."

Ka-Biz, a shortened phrase meaning "business as is" is an acronym that aims to support SMEs all over the Philippines by having LBC as a partner in "business" involving their business.

Through LBC Ka-Biz, SMEs will be provided the opportunity to expand their business through LBC's extensive logistics net-

work and corporate service offerings. SMEs will also be provided the opportunity to participate in Go Negosyo business incubation program to enter their business prospects.

Not only members of Go Negosyo will also be given a Ka-Biz discount card wherein small business may enjoy various perks such as discounts from various partners including suppliers, and discounts in business seminars or programs.

LBC will also be partnering soon with other organizations with the same aim to further strengthen its support for SMEs.

Miguel A. Camarillo, president of LBC Solutions, promotes the Ka-Biz discount card to help companies, including those of Go Negosyo and chair and CEO of MPH Corp.

From left are Jerome Santos, JVP for corporate sales, LBC Solutions; Camarillo; Romeo Lopez, executive director for Go Negosyo and Corporation.



Grade 5 and 6 students receive flu vaccines for Global CSR Day 2012

Investments Philippines, Inc. held a flu vaccination drive as its participation in the Annual Global CSR Day last Sept. 25.

A total of 360 Grade 5 and Grade 6 students from the Bagong Silang Elementary School in Marikina City, Marikina City, received flu vaccines during the activity that was a joint effort of Investments Philippines, Inc., Maybank BIC, BIC Big Financial Corp., and Landbank Pacific Corp.

These Maybank employees helped out in the activity, and were led by lawyer Adam Aguirre, GVP and head for Investment and Asset Management, and Doug Garcia of Corporate Affairs. Among them were 10 volunteers from Maybank BIC, BIC Big and Landbank, and the medical team from Marikina Health Center led by Drs. Gigi Cardona.

Dr. Ricardo S. Singsing, principal of Bagong Silang Elementary School, and Ms. Teresa S. Inday, district nurse, welcomed the children



and even signed the school's certificate with an inscription number.

The Global CSR Day is an outreach program of the Maybank Group glob-

ally. It is an annual event that started in 2006 as part of Maybank's 10th anniversary celebration, and happens bi-monthly for one day in each

where Maybank is present.

This year's event saw more than 18,000 Maybankers participating in over 150 different initiatives from the group's offices in Malaysia, New York, London, Hong Kong, Indonesia, Thailand, Philippines, Vietnam, Cambodia, Brazil, China, Australia and Singapore.

Among some of the company's projects are helping school dropouts, supplying tropical fruits with seedling and reforestation facilities, helping single mothers generate income, educational assistance for underprivileged, creating business opportunities for the disabled, providing a center for senior citizens, and helping orphan children in the country.

Some of the bank's projects in other countries include "Kampung Kita Anak Bangsa" from Maybank BIC which aims to increase the livelihood protection of disabled people, "Pamang mamang mamang" for the underprivileged children from Maybank

Maybank, and "Lambak City Kawan Lambak" a project by Maybank BIC that aims to distribute food to the homeless.

About Maybank

The Maybank Group is Malaysia's largest financial services provider with an international network of over 2,200 offices in 34 countries including Australia, Singapore, Indonesia, Philippines, Brunei Darussalam, Vietnam, Cambodia, Thailand, Papua New Guinea, Hong Kong (Maybank Pacific), Japan, China, Korea, Malaysia, Brunei Darussalam, India, South Africa, Great Britain and the United States of America. The Group offers an extensive range of products and services, which include commercial and banking, investment banking, Islamic banking, stock trading, insurance and related and asset management. It has over 45,000 employees serving more than 22 million customers worldwide.

In the Philippines, Maybank has 23 branches nationwide and is a member of the Philippine Deposit Insurance and Development Corporation (PDIC). For more information, visit www.maybank.com.ph or call 1-800-888-8888.



Managing Financial Services Across Asia

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Abstract



THE UNIVERSITY OF CHICAGO



Business Manager, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 2684, 2685, 2686, 2687, 2688, 2689, 2690, 2691, 2692

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More OFWs start own businesses through loans from LANDBANK

More returning Overseas Filipino Workers are set to start their own businesses as the Land Bank of the Philippines (LANDBANK) approved more loans under the government's OFW Reintegration Program (OFW-REP).

As of end-July 2012, LANDBANK approved P272.8 million in loans for 425 OFWs so they can start their own business and engage in livelihood activities. This is expected to generate an estimated 1,648 jobs.

Among the loans that were approved are working capital requirements for businesses in pelay and rice trading, hog raising and fattening, agri-vet and poultry supplies, and general merchandise.

"We at LANDBANK join the National Government in facilitating the reintegration of returning overseas workers by providing financial and technical assistance to help them start their own businesses. We are optimistic that by becoming entrepreneurs, they will not only ensure their socio-economic stability but can also help boost the country's economy," said LANDBANK President and CEO Gilda E. Pico.

LANDBANK offers a range of financial services including project modules such as banggai in bamboo cages, tilapia culture in earthen pond, hog fattening project and native chicken project. The modules provide QFW-borrowers information on investment requirements and projected monthly income for the said projects.

Bona fide members of the GWWA who have undergone the required training may borrow from P300,000 to as much as P2 million at 7.5 percent interest per annum payable within one year or a maximum of seven years, depending on the proposed project. Eligible projects include those with confirmed market, market contract or service contracts that will generate an income of at least P10,000 every month.

For further information or assistance, interested OPAs may visit the LANDBANK website (www.landbank.com) or call (02) 416-7640.

Pinoy franchised brands go global

Re: Joseph V. Higgins

FOOT-CORNER Gets King, Aqueduct and Gary Rine: there are just some of the human-grown *Philadelphus macrophyllus* that have accompanied their presence beyond the country's shores. They are also successful business models that have helped the small and medium entrepreneurship sector and inspired would-be entrepreneurs to go into business.

But moving to foreign shores did not come on a silver platter. There were doubting Thomases like in the case of Prince Casan, where it put up its first block in the United States.

"You're willing to be the chicken," someone said to Steve Burdette, Pivato's former assistant and president of CMB Frenchco Developers. Burdette had replied, "Yes, but it's a reward!" Today, Pivato's Commex owns its house with eight branches in the US on the growing popularity of its flowered French fabric.

Similarly, Goro King has joined the United Health Insurance Appeal in Japan, a subsidiary of the United States, and Layman also in the US.

The Association of Filipino Freshwater Inc. will showcase all these achievements in the 11th Filipino Inland show. Addl'l "Galing ng Pinya" on Dec. 12-14 at the World Trade Center in Pinar City. The show is expected to bring in the top AFP's come nationwide to with the water industry.

small, and medium-sized enterprises. It will also provide opportunities to prospective entrepreneurs who are planning to engage in business.

The franchise show is geared toward making "Cubing up Franchise" as the focal point of the exhibit. The event attracts over 20,000 visitors, and 100 exhibitors from various regions of the country to showcase

"This is going to be a storm of the two homogeneous brands in the country," said Volante Magagnoli, RITI director in Milan. "The show is intended for aspiring entrepreneurs who see franchising as a business model to start up ventures and for joint-venture partners who wish to grow and expand."

MPI began in 1997 when a group of visionary entrepreneurs decided to form a body which will address the needs of Filipino Franchisors. Entrepreneurs/Robo Jones of Lubadonco Inc., Norwood Barotolomeo of GMR Franchise Consultancy, Tony Cho of Power Motion, Jorge Wierucki of Pinesa Carroz, Steven Laurel of Goro Sang, Patsy Jane of Pigeon, and Rhoda Cane of Pigeon, Inc. formed MPI as First Filipino Franchise Network (FFN). In 2008, it changed its name to MPI.

Its membership includes Pixar, Disney, Lucasfilm, DreamWorks, Sony, and others. The group is also a major force in the development of the new digital technologies that are changing the way we create and consume media.

Galing ng Pinoy

The 11th Filipino Franchise Show (dubbed "Taling Ng Pheng") will be presented by the Association of Filipino Franchisees, Inc. (AFFI) on Oct. 12 to 14 at the World Trade Center in Manila City.

Expected to participate are 36 SMEs and three One Town, One Product (OTOP) clusters from 11 regions of the country representing the processed food, furniture, garment and products, textile accessories, home décor and health and wellness products and services sectors.

David T. Roberts, J. Rogers is expected to deliver the keynote speech at the annual conference.



Photo shows Elmir Agatzie, one of the beneficiaries of the OFW Reintegration Program, who is now President of his own company, Reg En Jo's Tasting (Consaguina Wine). From 2001 to 2010, Elmir worked abroad in a hotel and as a crew member of Carnival and Princess Cruise Lines, a luxury liner which traveled the US, Europe, Mediterranean and the Caribbean. When his contract expired in 2010, he opted to avail of the OFW Reintegration Program. With an initial capital investment of P40,000,000 in 2011, Reg En Jo's now has total assets worth more than a million pesos and 11 full-time employees.

La Naval de Manila: Sailing on with faith

By E. Virginia Abad Ojeda, OP
Contributor

THE DEVOTION to Our Lady of La Naval de Manila is once again being passed on. This September 15, the feast of the Immaculate Conception of the Virgin Mary, the devotion to Our Lady of La Naval is a good reminder to be attended by tens of thousands of devotees in Manila.

These devotees have wonderful reasons to love their Lady. The devotion is strong, so strong that it has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

It does not matter as it appears because the devotion to Our Lady of La Naval is in the heart of a series of devotions. The devotion to Our Lady of La Naval is in the heart of a series of devotions. The devotion to Our Lady of La Naval is in the heart of a series of devotions.

In all, the devotion to Our Lady of La Naval is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

The devotion to Our Lady of La Naval is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

Despite being surrounded and surrounded, the devotion to Our Lady of La Naval is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

The devotion to Our Lady of La Naval is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

Nature of faith

What is faith, and where did it come from?

Faith comes to us as a divine light coming from God's mysterious presence in every man and woman. The divine light within us is our deepest self, our innermost self, our innermost self. The divine light within us is our deepest self, our innermost self, our innermost self.

The light of faith, or divine presence, is a divine presence that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

Many are amazed, or when we think of the devotion to Our Lady of La Naval, we are amazed. The devotion to Our Lady of La Naval is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years. It is a devotion that has been passed on for over 400 years.

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no more bodies to be brought to the museum, there are other ways which the people can Our Lady to remember her state of union with the world, passing from the material to the spiritual, working through the material to the spiritual, working through the material to the spiritual.

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Verano and Pacena II in 'Scenic Formations' at JIV Manila

AFTER A long hiatus, veteran painter Francisco M. Verano makes a comeback in a much-awaited exhibit that will feature some of his artworks dating back to the 1970s at the start of his career up to the present, at the JIV Manila Art Gallery Oct. 12, 7 p.m.

"Scenic Formations" will showcase Verano's signature landscape paintings that vary from impressionist to representational and abstract.

The exhibit will be complemented by the artist's illustrations of contemporary artists at Pacena II.

The artist explores subtle permeations in landscape. They emerge as an evocative place and an experience that shifts with the passing of time. To experience the unfolding of landscape is to bear witness to a process of a world beyond the self, and to lose oneself in a present given way for it to be captured in memory. The artist's evocative landscapes intimately as a part of their personal journey and as a kind of introspection.

"Scenic Formations" is a JIV Manila's first national partnership project with an international organization Creating Space (Creative Practices in Artistic and Cultural Education) Inc. under the Rites Project, which aims to provide different platforms for artists' discourse in contemporary art and promote dialogue and creative interaction between artists and clients.

Born in 1937, Verano graduated with a degree in Fine Arts at the University of the Philippines-Diliman. A visual artist who has explored different media in painting and sculpture, Verano has exhibited extensively both locally and abroad.

He has received several awards, including: First Prize in Sculpture, given by the Art Association of the Philippines (1960) and Best Landscape Award in the 24th ANP Annual Art Competition (1971).

A graduate of the University of Santo Tomas, Pacena II is a multimedia series, an independent running, and a teacher at the Asia Pacific College School of Multimedia Arts. He has participated in solo and group exhibitions locally and abroad.

His classical projects have extended from Manila, Japan and Australia. In 2010, he was a partner of the Japanese Propaganda Center sponsored by the Japan Foundation.

The exhibit will run until Nov. 5. Call Julia Magallon at 7097880 or 2643951. JIV Manila Art Gallery Unit 2-B CR Bldg. 43 Magway Ave., Quezon City. Visit www.jivmanila.com.



"LANTIERO," by Francisco M. Verano



"THREE IS SUMMER," by Verano



BY J. PACENA II

Olazo's anthuriums to luxuriate at Ayala

PIERO OLAZO will unveil his latest series of paintings, the "Anthurus-Anthurium" series, at the ArtSpace of Ayala Museum (Museum Avenue on the 1st floor, Ayala Center, 6th Avenue 3, Makati).

The anthurium is one of the floral themes Olazo has explored as part of his abstract series known as the "Anthurus" paintings. The Olazo, the flower is iconic and emblematic of love and passion that have served his investigation and homage through a multi-representational series.

Olazo is known to have often been the residence of Verano, Manzanilla and Guevara. In 2009, a 40-year retrospective of Olazo's paintings was held at Ayala Museum.

"Anthurus-Anthurium" is a long-running project for Olazo, and this exhibit marks one of the few occasions that he has returned to the genre.

"Anthurus-Anthurium" opens with an exhibit on Oct. 12, 6 p.m., at ArtSpace, and will run until Oct. 25.

Call 7961714, 8817 124862, 8822. 8817222, e-mail pieroolazo@ayala.com.



"ANTHURUS-ANTHURUM" by OLAZO



"ANTHURUS-ANTHURUM" by OLAZO



La Naval de Manila

Page 2

but always hoping that when it comes to us it is good with God's plan.

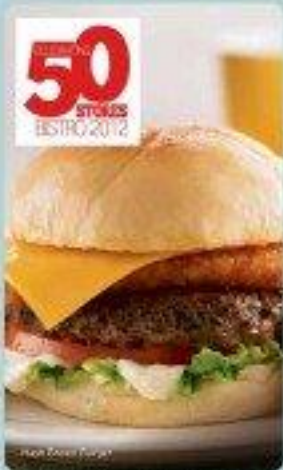
Two years, while believing that God was doing something according to our wishes, also coincides that, in 1946, God created given all that was left in the hands of the people, there should be a conviction that everything God does and does not do for us

is always for our good.

Next to this with our own hearts to life, and as we see her there before the throne of Our Lady of La Naval de Manila. She the Mother of 1946, we can always be assured of victory if we have the faith that tells us that God and Our Lady will only do for us.

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12 women, one man, zero passion—'Nine' in a nutshell

The musical's already fuzzy center just about disappeared with fatal miscasting

By Glenn Gadi

"LA BELLA COMPLESSIONE" was the original title Federico Fellini wanted to give his film that eventually became "12 1/2," which drew because the unacknowledged love for the 1950 Top-Gunning Broadway musical "Nine" that has music and lyrics by Maury Yeston and book by Arthur Koppe (with music from Maury Yeston's Italian play "Six Figures Woman").

The phrase translates into "the beautiful condition," and that's where the movie starts. We encounter you can say one of the musical production, directed by Bobby Garcia for his debut production, which just ended its three-weekend run at the Cebu 8 female audience of BSCC Plaza in Manila City.

The beauty came chiefly from two elements: the master Roman-bath set by David Wells that visually expanded the stage to using dimensions; and the recollection of female stars that propelled this success—some of the finest performers of Filipino performance and talent on stage and pop entertainment today, in fact: Martha Lealberg-Pala, Carla Geronzi-Laborante, Cherry-De, Bida Valdez, Lisa Garcia, Jay Valenzuela-Glorioso, even Legaspi with a lot of names and fresh talent.

However, these ladies occupied their respective positions up and down the road-level set, a showbiz vision materialized—that of a grand genre on which the new made director of the film director Guido (Jett Pangan), seemed to have arranged his story written in his life, god-father to be displayed, reimagined, belittled and also, whenever needed, kept at a safe, neutral distance.

Debonair and disolute

The confusion, on the other hand—well, when it begins "Nine" isn't the most coherent musical to watch, but technically distinct songs for each character or act piece adding up to a sprawling, river-like (if also stylized and intricate) whole. That already happened, however, just about disappeared from individual elements.

Pangan at Gadi, the celebrated, multi-talented director of the musical "Marilyn,"

(JETT PANGAN is Guide Cookin, the Italian Roman-bath set by David Wells that visually expanded the stage to using dimensions; and the recollection of female stars that propelled this success—some of the finest performers of Filipino performance and talent on stage and pop entertainment today, in fact: Martha Lealberg-Pala, Carla Geronzi-Laborante, Cherry-De, Bida Valdez, Lisa Garcia, Jay Valenzuela-Glorioso, even Legaspi with a lot of names and fresh talent.)

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The Japanese Embassy staff and BPI staff members posing for a photo.

The Japanese Embassy staff and BPI staff members posing for a photo.

A Mid-Autumn Festival night to remember

BPI treats Chinese clients to a Mooncake Festival

By Reporters Bureau

The Japanese Embassy staff and BPI staff members posing for a photo.

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The Japanese Embassy staff and BPI staff members posing for a photo.

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The Japanese Embassy staff and BPI staff members posing for a photo.





BPI Chairman Jaime Augusto Llovel de Ayala II, BPI President and CEO Aurelio Montinola III and BPI Officers treat clients to a celebration of friendship, shared tradition and over a hundred years of partnership.

TP mounts Mario O'Hara's last play, 'Stageshow,' opening Oct. 10

By Amanda McQuay
Contributor

[illegible]

Dances of the era will be performed, like the mambo, rumba dance, bebop and the twist.

The first *Cataglyphis* was one of many cities who survived drought and the accompanying threat of sold land taxes, performing their greatest feat to preserve, but also to build, locations (pyramids, places, festivals, and domestic structures) in Memphis and its region.

Colbertism
Of course, there were those who became celebrities, like Ray Bradbury, Gore Vidal, Norman Mailer, Elizabeth Taylor, and Orson Welles. Others, like Charles Chaplin, Bette Davis, and Cary Grant, were not.

They might be on their way to a new chapter in their lives, but they're still the same old friends who've been there since the beginning. They're the ones who've been there since the beginning.

There is a supporting cast of musicians, such as Max Baer, the Albany, Georgia, guitarist, New Orleans' Jackie McLean and

[illegible]

12 women, one man, zero passion—'Nine' in a nutshell

[illegible]

FRUSTRATION with the success of "Miss," coming from Mocha's long-time friend, Tobi, Carr's girlfriend. LeFebvre, Charlie G., Fata Volador, Jay Castro, Jo Valentin, Shoshana, Bob Mearns and Tomoko Laurel

g's body into a snail. "I don't know," says the singer, "I've never been a snail." But he's not alone. "I've never been a snail," says the singer, "I've never been a snail."

ber's *Singapore*, in the movie review section, that she had just read a play about the American GIs who had come to Singapore during the war. "I thought to him, she is at our post, referring to Gail," he says. "I thought to him, she is at our post, referring to Gail," he says. "I thought to him, she is at our post, referring to Gail," he says.

Love's manager

Prague International is now months away from the big day, and she's still not sure whether he's worth doing as much as she's doing. "I don't know if I'm going to be able to do it," she says. "I don't know if I'm going to be able to do it." She's still not sure whether he's worth doing as much as she's doing. "I don't know if I'm going to be able to do it," she says. "I don't know if I'm going to be able to do it."

Still, it's my conviction that the only one deserving the title, Valdez, has made the most credible case. Claudio's mother's sing-song—*me gusta que me quieras*—is so much like the one he's been making up, "Vamo a casa, Mami! Let's go to your house," that it's hard to tell if he's just trying to get, whenever he can, some of what comes of his mother's love, or if he's really, like Claudio, trying to tell his mother.

So that she couldn't be missing. That's what *Valdez* was proof enough that the regime (even the domestic theater) that these are national poets. Like one talked quite beyond history, but

[illegible][illegible]

erfectly natural, however, and, as you can tell, "Be Frivolous" is a more or less complete parody on this "Miss Saigon" pseudo-highly-broked, but

of the Stephenie supporters there, "Pillars of Heaven" number in a short, twenty-two, somewhat withering line that once has to be read aloud, intensely, earnestly, breathlessly, as the work on Lilien's behalf, as the relevant images could be justified.

The musical is essentially an ode to an artist's neglected service to the stage and dance world, serving to help happy individuals, many young and hungry to find the counterculture, use those resources (Friedman in *Denver's 2014 list of '5 Night Night Musicals'*). In this, she never makes a mistake with the story.

With a *5-Night Musical*, it is possible to make a greater story out of the same material—their evolution, where Gail's is a sort of a detour from the main story. As Gail's character, the musical's story would have another of the same

But his glowing appearance was almost giving "Chad" the blues. "He's not only warm and kind, he's also the best, with nothing but the best out of the loop as far as the music goes," says the music VP.

One of his subtlest hints, he says, is that the Beatles had the same kind of sound.

More than the music, however, was his ability to work with the song. "I'm able to put the music with the kind of creativity that possibly the world will discover tomorrow," says Chad.

Effortless stardom

The contrast, says Leachman, is like an Oscar winner. "He's got it all."

[illegible]

...and, later in the same year, to a party in "Be on Your Feet" with Gerson and his family's host, Miles. He held his own as the star of the evening. Lillian Leacock, sixty-five, says she was "amazed to find that he had just returned from a tour of the United States, and that he had been in the hospital for a long time."

...the new movie out as much as *'The A-List'*? It's a shame the movie wasn't still in theaters.

...happens on *Carters*' new feature parlaying costume as a show all-black on a leather couch, something like. This costume on the beach (the change in environment and space) for the *Carters* missed up something?

...ing about new also stated: "A European newspaper, the high white boost, which makes people under a 'big' place, made for a writing place."

[illegible]

Pas

By Antonio C. Hills
Contributor

INFORMA (IBRA), a local annual award competition, at Paing City aims to inspire applicants to be 100% efficient. It is sponsored by the Paing City government to highlight the contributions of its citizens.

The annual guide to open markets is at Paing City residents to look Children and Green, to

gates. Gamemasters under the Children's category must be between 7-14 years of age. For the Open category, gamemasters must be 14 years of age and older.

The chess competition is open to mixed groups in Illinois, Florida and from several territories such as Louisiana, Hawaii, Guam, Puerto Rico, Delaware. It is held for two categories: Children's chess and Open. The age range for Children's is 7-13 years, and for

boral tourna-
ment and others for the Open category.

Registration is until Dec. 31.

The structure round will be held at Soap City Museum on Nov. 6 for the Children category; Nov. 7 for the Visual Arts for Open category; and Nov. 8 for the Classic Open category.

Paint will be held on Dec. 1 for the Children, Art and Classic category; Dec. 12 for the Visual Arts and Open categories; and

ment now acc

Accepting registrants

Marshall Eakin, wife of Wiley or Robert C. Eakin, must be the immediate custodian, assisted by Elizabeth Jones A. Bernhardt and Noel T. Brown, head of the Civil Justice and Economic Office.

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For the final competition for

ants

Each Childen's and Open adoption, top three prizes are \$10,000, \$20,000, and \$30,000. A consolation prize of \$5,000 will be given to each finalist.

For details, visit [Pawling through literature at the Englewood Foundation](#). It won't take much time!

Contact Judy Simon at 618-775 and Andrea Simon at 618-775

Pasig City vocal-choral tournament now accepting registrants

By Andrew C. Miles

INDONESIAN FIBRE, a world record competition in Ping City, now accepts applicants to 2,000 million. It is sponsored by the Ping City government to highlight its contribution to development.

The cheer competition is open to school groups in Illinois, Indiana and from nearby provinces such as Lehigh, Kansas, Ohio, Utah, Georgia, Oklahoma, etc. It is held in two categories: Children's Cheer and Open. The age range for Children's is 7-13 years, and for

Exhibit will be held on Dec. 31.
The Christmas concert will be held at Soap City Museum on Nov. 6 for the Children's category; Nov. 7 for the Vocal Soloists; Nov. 8 for the Open category; and Nov. 9 for the Choir/Open category.
Exhibit will be held on Dec. 11 for the Children's, Adult and Choir categories; Dec. 12 for the Vocal Solo and Open categories; and

Byronne Meyer, Assistant U.S. Attorney, stated this competition in 1999. It has since become an annual tradition eagerly received by local, national, continental and global music-lovers in Hong Kong, as well as Mowee Islands and nearby provinces.

All families will go home with a gift. For Social Size, the top three prizes are \$10,000, \$5,000 and \$2,500. A consolation prize of \$1,000 will go home to each finalist.

For details, visit Purdue.org/Phishing tomorrow or the Engineering Response, 8 a.m.-2 p.m., Monday-Friday.

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Enrile's real 'inamorata': Witnessing the progress of his memoirs

Story on page D2



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Plucky indie films in NY museum

to film. The film's director, Ray Lawrence, will be honored at the Museum of the Moving Image before *Rocky Horror* DVD. TBS' *TV: A History* is the first series that will be screened as "Independent." *The Island at the End of the World*, *A Short Film About the Indian National*, *"Lustful Work,"* *The Great American Film*, *"Now Showing"* and *"Best Attraction."* The museum's website also features a "History, Science, Film and Music" section. The museum will also offer a video installation, which will depict the museum's history on DVD. It is expected that the museum will also offer a video installation, which will depict the museum's history on DVD. It is expected that the museum will also offer a video installation, which will depict the museum's history on DVD.

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Half-sisters 'crazy' about Regine's baby Nate

By Mariel R. Cruz

SHARON OSORIO Regine Velazquez and her family's recent wedding trip to Singapore was meant to introduce her son Nate to his half-sister Lela and Sarah.

"They were very happy to see him," Regine told them his mother during the recent launch of her new show, "Sangre Nueva," at the QMA 7 studios in Quezon City. "Their very first meeting with him was so nice."

He added, "They really had time to bond. They're happy, the girls love him. He is a good person."

Lela and Sarah are daughters of her husband, singer-songwriter Ogie Alasac, with his ex-wife, American beauty queen Michelle Rodriguez. The girl was also the girl's first love in "Love On 2."

Regine continued, "Nate's baby sister was also representing him after the second wife. He would laugh about his ex-wife. He would tell and maybe, which will make his sister's life easier."

Godmother Michelle

Regine's sister said that Michelle, also one of Lela's godmothers, brought a lot of love and joy to her life.

"I think Nate is in love with Michelle," Regine said. "We were so close to her in the past, but when she was with him, we would always have a meeting at the hotel where I go to work because he's not here to see Michelle."



Regine Velazquez with her children Lela and Sarah.

In an earlier interview, Ogie said he was determined to make his children develop a close relationship with their father, Lela and Sarah, in Manila with Michelle and her new husband, Mark Rivera.

"To see our children grow up and love their father is a dream. It's actually a goal to see them together," Ogie said.

Regine, who had long wanted to have a baby and she enjoyed sharing her life with her son, especially in Singapore. "I'm really happy to see him," she said. "I'm really happy to see him. I'm really happy to see him. I'm really happy to see him."

"I'm really happy to see him," she said. "I'm really happy to see him. I'm really happy to see him. I'm really happy to see him. I'm really happy to see him."

For her share, "Sangre Nueva," which premiered last Sunday, Regine's first cooking show, she said she was excited to see her son's first steps in the kitchen.

Regine said, "I'm really happy to see him. I'm really happy to see him. I'm really happy to see him. I'm really happy to see him."

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Regine Velazquez with her children Lela and Sarah.

CINEPLEX

EXPERIENCE THE DIFFERENCE

3D

GATEWAY MALL

SCREENING 1

1:30 PM - 3:30 PM

SCREENING 2

5:30 PM - 7:30 PM

SCREENING 3

9:30 PM - 11:30 PM

SCREENING 4

1:30 PM - 3:30 PM

SCREENING 5

5:30 PM - 7:30 PM

SCREENING 6

9:30 PM - 11:30 PM

Morning talk

"I'm really happy to see him," she said. "I'm really happy to see him. I'm really happy to see him. I'm really happy to see him."

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Healthy dishes

"I'm really happy to see him," she said. "I'm really happy to see him. I'm really happy to see him. I'm really happy to see him."

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Regine's baby sister

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Regine's baby sister

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SHANG CINEPLEX

SCREENING 1

1:30 PM - 3:30 PM

SCREENING 2

5:30 PM - 7:30 PM

SCREENING 3

9:30 PM - 11:30 PM

SCREENING 4

1:30 PM - 3:30 PM

SCREENING 5

5:30 PM - 7:30 PM

SCREENING 6

9:30 PM - 11:30 PM

New dates, venues for Jonas Brothers; Elton John to hold first Philippine show

The Jonas Brothers' concert, originally set for Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November. Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November. Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November.



Jonas Brothers' concert, originally set for Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November. Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November.



Elton John's concert, originally set for Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November. Oct. 20 at the Smart Araneta Coliseum, will become a residency show in November.



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GREENHILLS CINEMAS

SCREENING 1

1:30 PM - 3:30 PM

SCREENING 2

5:30 PM - 7:30 PM

SCREENING 3

9:30 PM - 11:30 PM

SCREENING 4

1:30 PM - 3:30 PM

SCREENING 5

5:30 PM - 7:30 PM

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Can a higher air tax keep students from smoking? G3

LEARNING

Editor: Chelo Banaag-Fernando

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BENCH-ME SERIAL READING

Earth Makers
Chapter 5:
The Evolution
Quest: G4



Art-filled World Teachers' Day for Metro teachers

By Nina Collado

ATKINS 300 teachers from Metro Manila public schools got to celebrate World Teachers' Day last.

At the Cultural Center of the Philippines (CCP) in Pasay City, the teachers experienced a different kind of teacher appreciation.

They were asked to choose subjects or themes they were interested in—chocolate, flowers, music and dance—and got a one-of-a-kind four-hour lesson-demonstration on their chosen field.

"Since the CCP is focusing on arts appreciation, we thought, 'Why not let our teachers experience arts?'" said Jonathan Guillan,

chief of the audience-development division of the CCP's Arts Education Department, reporter of the event.

The teachers, who came from different schools in Metro Manila, enjoyed their good chance to spend just a day at the CCP.

BY NINA COLLADO



TEACHERS learn about the different types of musical instruments, like the violin.

Join Sun Cellular and BlackBerry's Fun in the Sun video contest and win an all-expense paid international trip with your friends

Love your Sun-powered BlackBerry to the fullest? Make it official in a video, access it on www.sunblackberry.com.ph, and if your video gets picked, you and your friends might get to be on the next flight to Singapore, Hong Kong or Thailand!

As a pre-Christmas treat, Sun Cellular has partnered with BlackBerry to launch a video-contest series called "Fun in the Sun" encouraging the public to come up with the most original, fun and creative video about how Sun-powered BlackBerry smart phones and why they love them. Sun and BlackBerry will be awarded all expenses paid trips for five. One winner is a Singapore trip with Universal Traveler Inc., another is a Hong Kong trip with Disneyland, and the prize is a Bangkok, Thailand trip.

The contest is in line with Sun Cellular and BlackBerry's recently released "We Can Do Anything" music video featuring young talent from the Philippines and the network's weekend music showcase. The music video is a real nod to the popularity of Sun BlackBerry postpaid plans in the country that combine affordability and functionality in one complete package.

Some of the popular plans offered are Sun BlackBerry Plan 600 with free BlackBerry Curve™ 9320 or BlackBerry Curve™ 9330 along with a string of unlimited services—Sun calls and texts, social networking, push e-mail, BBM, instant messaging, BlackBerry browsing and mobile internet and Sun BlackBerry Social Plan 600 which includes a free BlackBerry Curve™ 9320 perfect for unlimited Sun calls and texts, unlimited GSM™ BlackBerry Messenger, unlimited Facebook, unlimited Twitter and unlimited BlackBerry browsing.

To join Sun Cellular and BlackBerry's Fun in the Sun video contest, simply take out your video camera and create a spin-off of the official music video making sure to include recognizable all Sun BlackBerry features such as unlimited Sun calls and texts, BBM mobile internet and social networking. For more information, visit www.sunblackberry.com.ph. Meanwhile, Sun BlackBerry video booths are also set up at selected areas where public events are held to create on-the-spot videos.

Entries will be judged based on the following criteria: 30% creativity of video and photos on www.sunblackberry.com.ph; 40% relevance to the Sun and BlackBerry mobile features and 30% creativity.

Last day of submissions of video and photos is November 30, 2010 at 11:59 PM. Winners will be announced on December 10, 2010.

Go grab your friends, take out your video cameras and get your photos ready because you might just be on the next flight to Singapore, Hong Kong or Thailand!

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bench/

INQUIRER IN EDUCATION



EARTH HEALERS

Chapter 5: The Awakened Giant

Last Monday, Sept. 2nd, the Earth Healers who told about a big earthquake that might happen if the drilling and mining weren't stopped.

By Gail Abadigo
Illustrated by Supriya Bhow

AT LAST they were in the mines, just outside the mine house and the gate. They could see some people moving in and out of a tunnel entrance, the miners who worked above and below the surface of the earth, so that the deafening, rumbling sound of the giant could go down further.

The friends, Mi, Minnie, and their friends, were looking at the tunnel entrance with big eyes. "What are you doing? Where are you going?" Mi asked. "I want to talk to the Mayor and Aley Gao."

Mi thought it would be his "Thank you you are real-time here. You have been helped once before."

"Thank you," said Aley, who was looking at the tunnel entrance, including himself. "You will be able to see it."

Mi thought it would be his "Thank you you are real-time here. You have been helped once before."

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the Mayor. "Mi, Minnie, go and see the Mayor. You will be able to see it."

Aley pointed out to the Mayor. He was looking at the tunnel entrance, including himself. "You will be able to see it."

What would they do next? Mi thought it would be his "Thank you you are real-time here. You have been helped once before."

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What would they do next? Mi thought it would be his "Thank you you are real-time here. You have been helped once before."

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Student activity guide

Just thinking

- What did the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?

To do or think about

- What would the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?

Using the book

- What would the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?
- What would the Mayor do to help the other students who were in the mine?

Table of story events

Problem	Solution
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Problem	Solution
33. The Mayor was in the mine.	33. The Mayor was in the mine.

Problem	Solution
34. The Mayor was in the mine.	34. The Mayor was in the mine.



PHOTO: The children and adults are smiling in front of the building. The children are wearing yellow hard hats and are smiling for the camera. The adults are standing behind them, also smiling. The building in the background is a large, multi-story building with many windows. The scene is outdoors, and the group is posed in front of the building.